
State:	District of Columbia	Filing Company:	Mutual of Omaha Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long Term Care Advertising - 455987		
Project Name/Number:	Long Term Care Advertising/455987		

Filing at a Glance

Company:	Mutual of Omaha Insurance Company
Product Name:	Long Term Care Advertising - 455987
State:	District of Columbia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Form
Date Submitted:	11/11/2019
SERFF Tr Num:	MUTM-132149822
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	SHELLY KAIPUST

Implementation	
Date Requested:	
Author(s):	Shelly Kaipust
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State: District of Columbia **Filing Company:** Mutual of Omaha Insurance Company
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General Information

Project Name: Long Term Care Advertising

Project Number: 455987

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type:

Overall Rate Impact:

Deemer Date:

Submitted By: Shelly Kaipust

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 11/11/2019

State Status Changed:

Created By: Shelly Kaipust

Corresponding Filing Tracking Number:

Filing Description:

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Thank you for the review of this filing.

Company and Contact

Filing Contact Information

Melanie Worth, Product & Advertising
Compliance Analyst

melanie.worth@mutualofomaha.com

Mutual of Omaha

402-351-4260 [Phone]

Mutual of Omaha Plaza

402-351-5298 [FAX]

Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance
Company

CoCode: 71412

State of Domicile: Nebraska

3300 Mutual of Omaha Plaza

Group Code: 261

Company Type: Health

Omaha, NE 68175

Group Name:

Insurance

(402) 351-2645 ext. [Phone]

FEIN Number: 47-0246511

State ID Number:

Filing Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

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Form Schedule

Lead Form Number: 455987

Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1		Video Script	455987	ADV	Initial			455987-Video-NonICC.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NAP	Network Access Plan
NOC	Notice of Coverage	OTH	Other
OUT	Outline of Coverage	PJK	Policy Jacket
POL	Policy/Contract/Fraternal Certificate	POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider
PRC	Provider Contract/Provider Addendum/Provider Leading Agreement	PRD	Provider Directory



MUTUAL of Omaha

Underwritten by

Mutual of Omaha Insurance Company

A Mutual of Omaha Company

Note: Video and still images will represent couples or individuals in their mid to late 50s. along with their adult children and grandkids.

Video	Audio
<p>Title: Protecting the Things that Matter Most</p> <p>(Our full company name and logo will appear on this page)</p>	
Establishing shot of a woman or a couple	VO (Narrator): If you're like most people, you probably know someone who's needed long-term care. Maybe you've been a caregiver yourself. And that has you thinking about your own situation.
CG: Can you rely on your family? Will you stay in your home? What about your retirement nest egg?	Will you rely on your family care of you? Will you be able to stay in your home? What impact will it have on your retirement nest egg?
GC: Your Family Suggest video or still images of a couple with their kids and grandkids <ul style="list-style-type: none">• Cooking and/or enjoying family dinner (think Thanksgiving)• Doing some kind of backyard activity• Doing some other activity together (playing a board game, watching a movie, etc.)	VO (Narrator): Let's start by talking about your family. When the need for care first arises, you know they'll step in to help if you need it. But your needs may go beyond their ability to help. That's where a long-term care insurance policy comes in.
CG: Long-Term Care Insurance Supplementing the care your family provides Suggest image of parent(s) and adult child doing something together (cooking a meal, looking at family photos, etc.)	VO (Narrator): Long-term care insurance isn't intended to replace the things your family may do for you. It simply balances the help you receive from family members with professional caregiving services.
CG: Your Home	VO (Narrator): They say home is where the heart is. If home is where you plan to stay, it's important to be

<p>Suggest video or still images of individual or couple enjoying being at home</p> <ul style="list-style-type: none"> • Relaxing • Reading • Gardening or other hobby • Sitting on front porch or deck 	<p>prepared for the day when you may have trouble managing there on your own.</p>
<p>CG: Long-Term Care Insurance Helping you remain safely at home</p> <p>Suggest still image of individual or couple</p> <ul style="list-style-type: none"> • Standing at front door • Waving as kids drive away 	<p>VO (Narrator): Whether you need help with household chores like cooking and cleaning or personal services like bathing and dressing, a long-term care insurance policy is designed to help you pay for the care you need in the comfort of your own home.</p>
<p>CG: Your Nest Egg</p> <p>Suggest video or still images of individual or couple enjoying retirement</p> <ul style="list-style-type: none"> • Traveling • Volunteering • Having dinner with friends • Going to an outdoor concert • Being active (walking, bicycling, etc.) 	<p>VO (Narrator): You worked hard to build a comfortable nest egg. You planned carefully so you can do all the things you want to do in retirement.</p>
<p>CG: Long-Term Care Insurance Making funds available when you need them</p> <p>Suggest still image of couple looking at computer or doing paperwork</p>	<p>VO (Narrator): A long-term care insurance policy may be a good way to protect a portion of your retirement nest egg. It makes funds available when you need them, so you may avoid dipping into your savings, cashing in CDs or stocks or selling assets you've earmarked for other things.</p>
<p>CG: The Cost of Long-Term Care Services [Home Health Aide] – [\$24] per hour [Assisted Living] – [\$56,697] per year [Nursing Home] – [\$91,454] per year</p> <p>Based on national averages, Mutual of Omaha's Cost-of-Care Study, Conducted by LTCG, [2018], Released [April 2019]</p> <p>Suggest still image of individual or couple Shopping for something (maybe groceries) or putting shopping bags in car</p>	<p>VO (Narrator): No one can predict the future. But we can be fairly certain that costs will continue to rise.</p> <p>If you're like most people, you probably haven't budgeted for long-term care expenses.</p>
<p>GC: Long-Term Care Insurance Protecting the things that matter most</p>	<p>VO (Narrator):</p>

<p>Suggest still image of couple in their home with family</p>	<p>Purchasing a long-term care insurance policy means you'll have funds available down the road to help pay for the care you need.</p> <p>It also may be a good way to protect the things that matter most – enjoying the time you spend with your family, living in the home you love, and using your nest egg to make your retirement dreams come true.</p>
<p>Disclosures:</p> <p>Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE, 68175 1-800-775-6000. Policy forms: LTC13, (or state equivalent). In CA, LTC09-CA, in NY, LTC13-NY.</p> <p>These policies have exclusions, limitations and reductions and terms under which the policy may be continued in force or discontinued. For cost and complete details of coverage, call your agent/producer or write to the company. The insurance provided will be individual coverage, not group coverage.</p> <p>This is a solicitation of insurance. You may be contacted by telephone by an insurance agent/producer.</p>	<p>This disclosure will be used for AZ, CA, CT, DC, DE, HI, IN, MT, ND, NJ, NY, SD, VI</p>

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Supporting Document Schedules

Satisfied - Item:	Memo of Variability
Comments:	
Attachment(s):	VM-455987 (1).pdf
Item Status:	
Status Date:	

VARIABLE MATERIAL FOR ADVERTISING FORM 455987

The following information in the mentioned advertisement is bracketed to denote variable material.

Variable statements/fields	How or when used
[Home Health Aide]	This will show as Home Care for California
[Assisted Living]	This will show as Residential Care Facility for California
[Nursing Home]	This will show as Nursing Facility for California
[\$24]	This is the hourly cost the consumer could pay for home health care or home care. This amount will be updated as future cost of care studies are conducted
[\$56,697]	This is the yearly cost the consumer could pay for Assisted Living or Residential Care. This amount will be updated as future cost of care studies are conducted
[\$91,454]	This is the yearly cost the consumer could pay for Nursing Home or Nursing Facility. This amount will be updated as future cost of care studies are conducted.
[2018]	This is the current year that the Cost-of-Care Survey was conducted
[April 2019]	This is the current Month and Year that the Cost-of-Care Survey results were released.